9/28/11 10:24:17 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 15th day of May, 2008, a Deed of Trust was executed by Charles Frank Reynolds, Jr. and Lacy Hunter Reynolds to Charlene Griffin, as Trustee for Guaranty Bank & Trust Company, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, in Book 2901, Page 767; and

WHEREAS, under the terms of said Deed of Trust Guaranty Bank & Trust Company is authorized to appoint a trustee in the place and stead of the original trustee named in said Deed of Trust or in place of any succeeding trustee; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby substituted Adam B. Emerson as Substitute Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3340, Page 190 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Adam B. Emerson, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m.), at the east front door of the County Courthouse of DeSoto County, Mississippi, on **Friday**, **October 21, 2011**, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 314, Section B, Southaven Subdivision, in Section 23, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 2, Pages 14-16, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

1 10-21-11

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this 23rd day of September, 2011.

Adam B. Emerson, Substitute Trustee

PREPARED BY:

Bridgforth & Buntin, PLLC Adam B. Emerson, #102258 5293 Getwell Road Southaven, MS 38672 (662) 393-4450

PUBLISH: September 29, October 6, October 13, and October 20, 2011

T:\Adam\FC\Guaranty Bank & Trust Company\Reynolds Charles and Lacy\Notice of Sale.doc